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• AI

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SMBs are building AI faster than they can govern it: 7 charts from Pax8's Q3 Pulse for MSPs

Pax8's Q3 2026 SMB AI Pulse surveyed 1,150 SMB decision-makers in four markets. Seven charts on what clients have built, what nobody approved, what it costs, and how to package the work.

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INDEPENDENT READING OF PAX8'S SMB AI PULSE REPORT Q3 2026

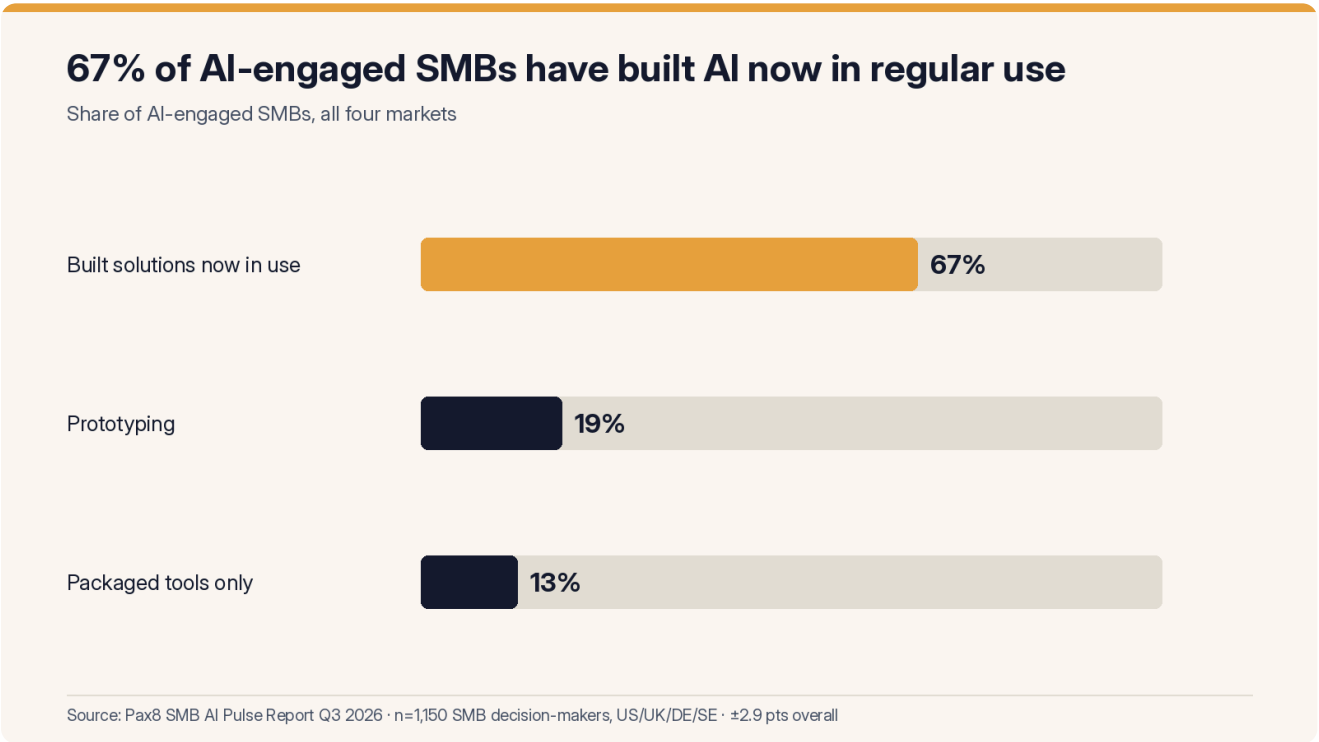
What Pax8 published

Pax8's SMB AI Pulse Report for Q3 2026 is the first edition to look beyond the United States. Pax8 surveyed 1,150 business owners, executives, functional leaders and managers involved in technology decisions at companies with 5 to 499 employees: 400 in the United States, 350 in the United Kingdom, 200 in Germany and 200 in Sweden. The nominal margin of error is about ±2.9 points for the combined sample, and wider for each country (±4.9 US, ±5.2 UK, ±6.9 Germany and Sweden). Several questions were asked only of businesses that use, build or pay for AI, so the base for each figure is stated below.

Pax8's headline is in its title: "Small Businesses Are Building AI Faster Than They Can Govern." Here is what that looks like in seven charts, and what an MSP can do with it.

Chart 1: Your clients are builders now

Among AI-engaged SMBs, 67% have built one or more AI solutions that are in regular use. Another 19% are prototyping, and only 13% rely only on off-the-shelf tools (Pax8 survey).



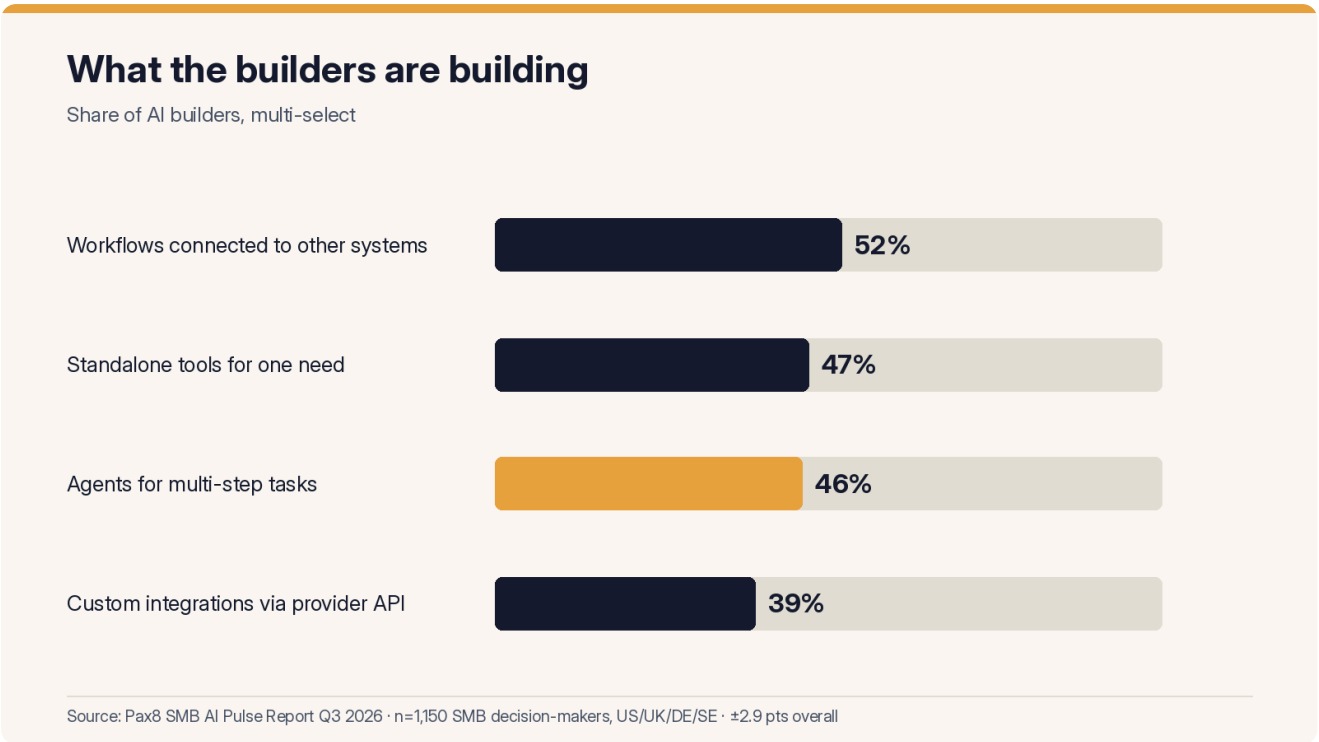
Source: Pax8 SMB AI Pulse Report Q3 2026. Chart: Consultiply illustration of Pax8's published figures.

Pax8 frames the shift plainly: a company that deploys an agent or wires AI into its finance system "has taken on work that used to belong to software vendors: maintaining what was built, securing it, deciding who can change it, and paying for the compute it consumes."

Chart 2: What they are building

Of the builders, 52% are building automated workflows that connect AI to other business systems, 47% standalone tools for a specific need, 46% agents that complete multi-step tasks, and 39%

custom integrations using an AI provider's API (Pax8 survey, multi-select).

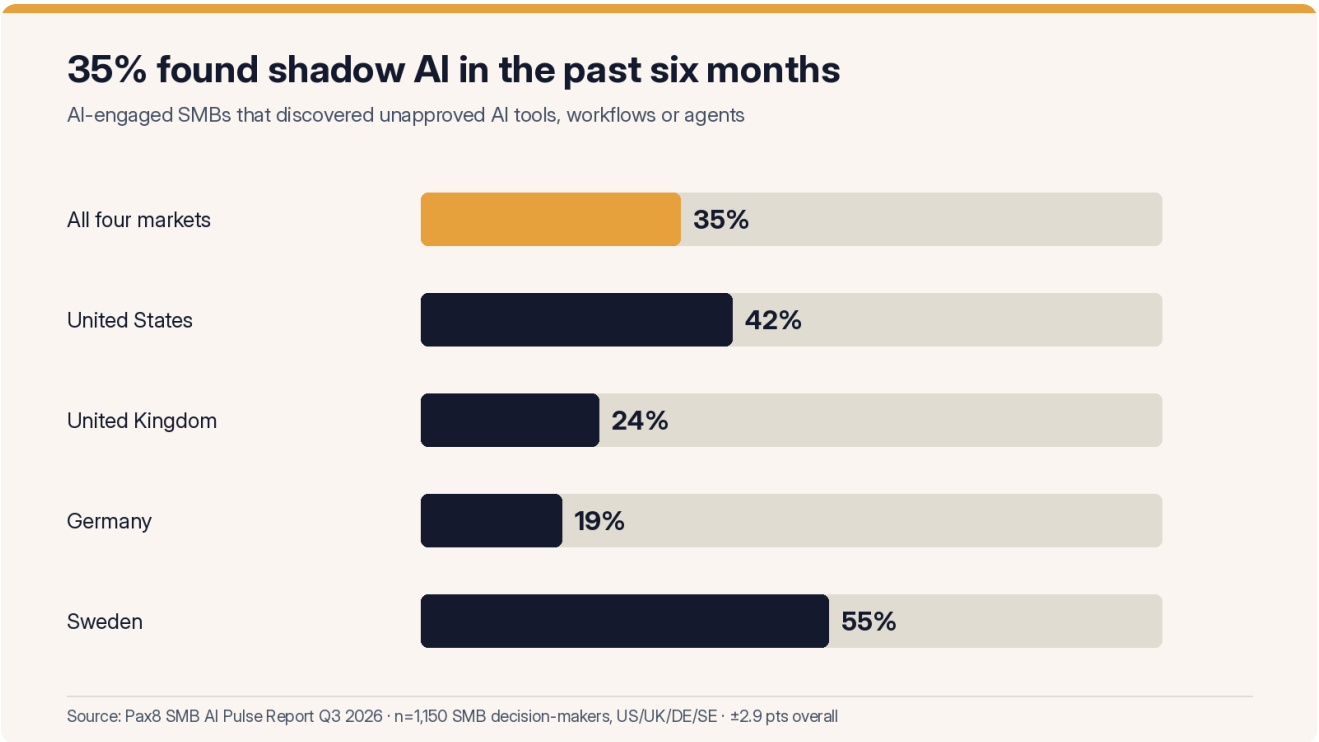


Source: Pax8 SMB AI Pulse Report Q3 2026. Chart: Consultiply illustration of Pax8's published figures.

For a service desk, this is the part that matters. Workflows and integrations touch the systems you already manage: identity, mail, finance, the line-of-business app. They break, drift and need an owner like any other integration.

Chart 3: The AI nobody approved

In the past six months, 35% of AI-engaged SMBs discovered shadow AI, meaning tools, workflows or agents running without official approval. The rate varies widely: 42% in the US, 24% in the UK, 19% in Germany and 55% in Sweden (Pax8 survey). Data security or privacy exposure is the top risk leaders name for employee-built AI in every market, cited by 30% to 35%.

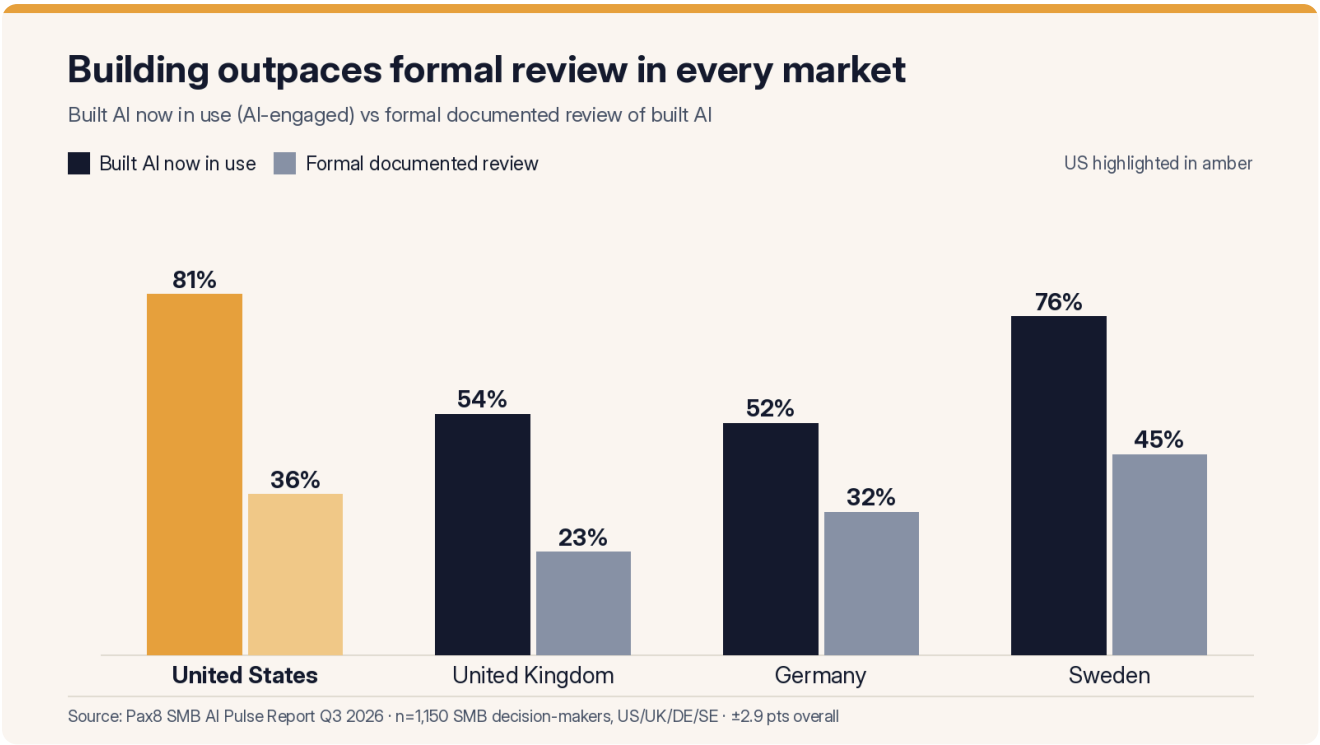


Source: Pax8 SMB AI Pulse Report Q3 2026. Chart: Consultiply illustration of Pax8's published figures.

Pax8 also notes the businesses running the most AI find the most of it: "The more AI a business runs, the more it finds."

Chart 4: Building outpaces review

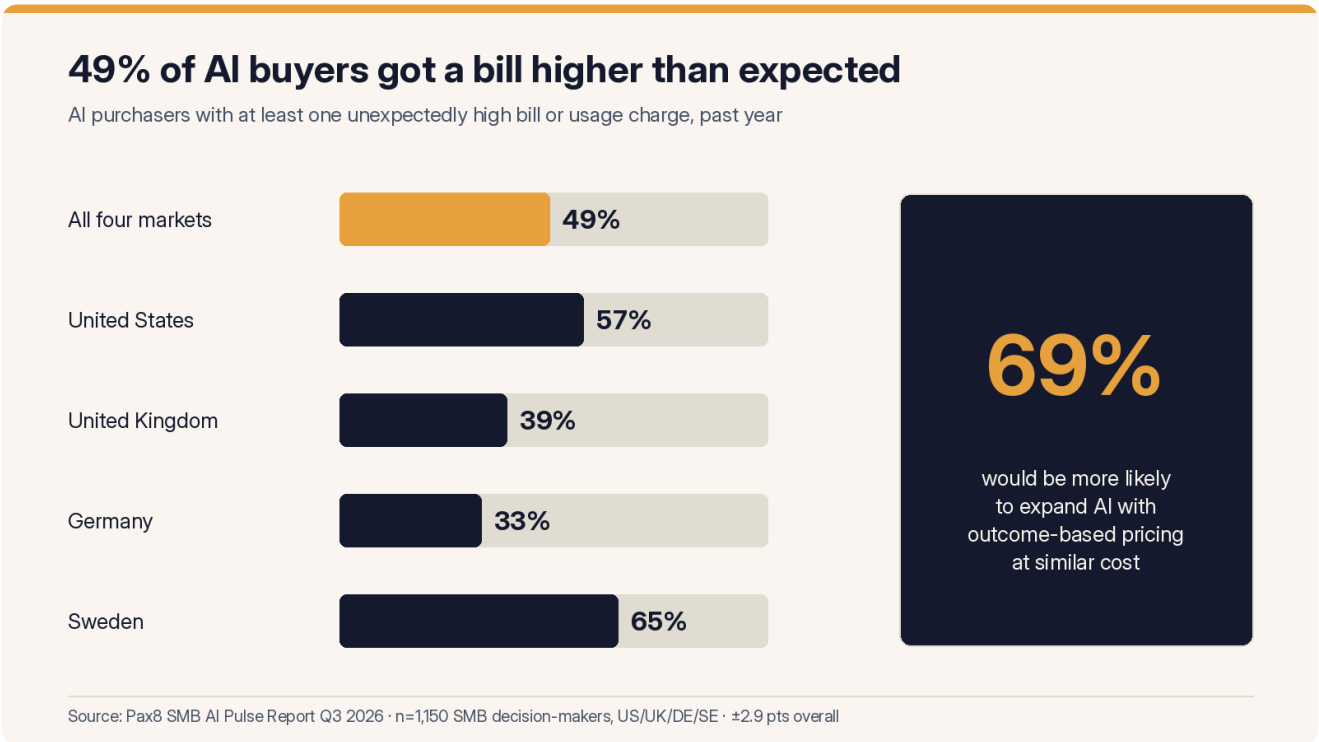
Formal, documented review of internally built AI ranges from 23% in the UK to 45% in Sweden. Set against how much each market builds, the US gap is widest: 81% have built solutions in use, 36% have formal review (Pax8 survey). Employee AI-use policies are more common (40% documented, 35% informal), but Pax8 points out that a use policy "doesn't cover the agents and workflows the business has built itself."



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Chart 5: The bill nobody expected

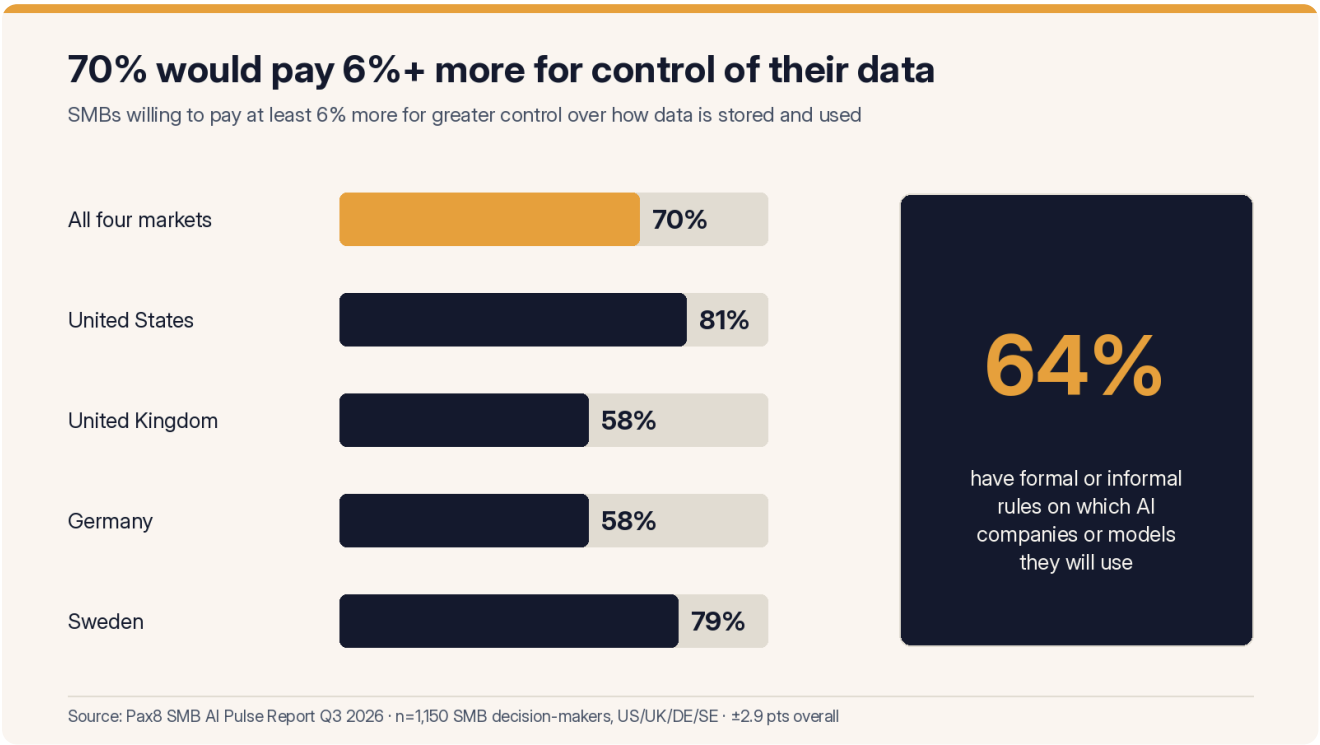
Among businesses that paid for AI in the past year, 49% received at least one bill or usage charge higher than expected: 57% in the US, 39% in the UK, 33% in Germany and 65% in Sweden (Pax8 survey). Many pay through several pricing models at once; in the US, usage-based (46%), subscriptions (41%) and per-seat (40%) appear in roughly equal measure. And 69% say they would be more likely to expand AI if outcome-based pricing were available at similar cost.



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Chart 6: Control has a price, and SMBs will pay it

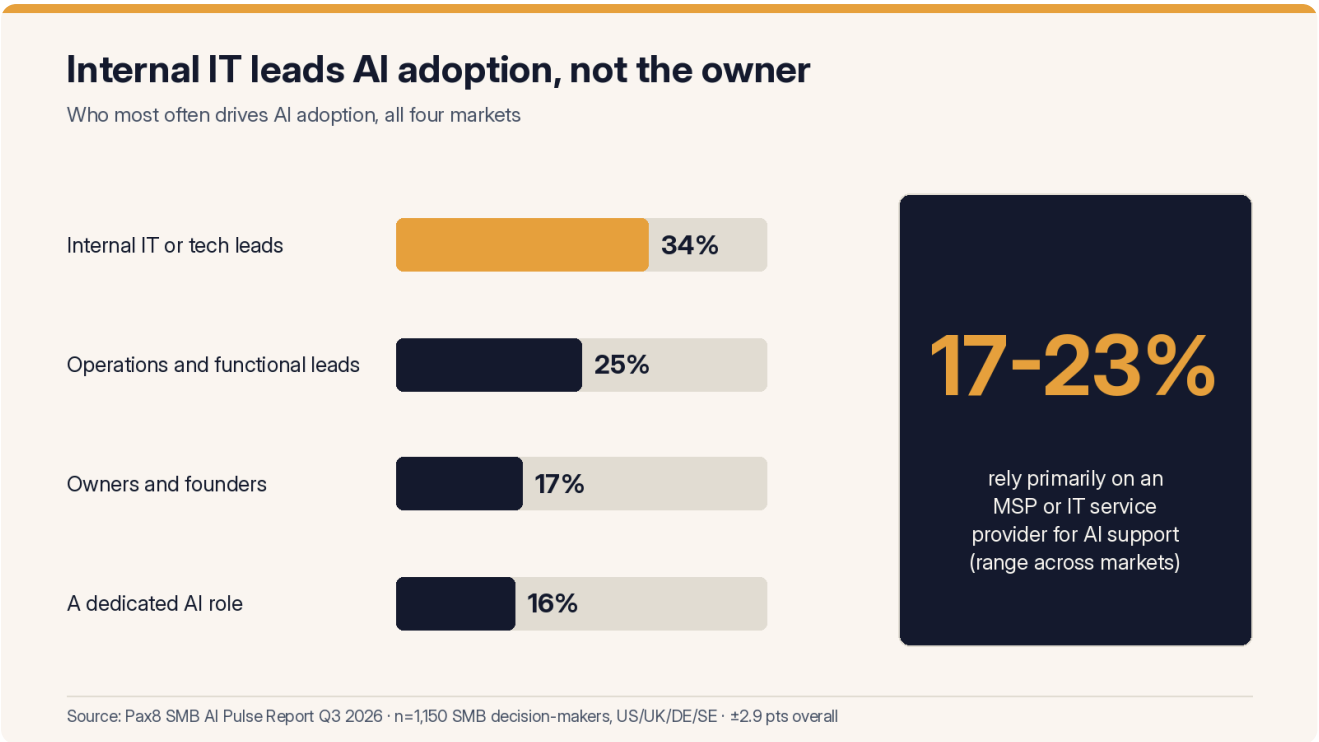
Seventy percent would pay at least 6% more for greater control over how their data is stored and used, led by the US (81%) and Sweden (79%), with the UK and Germany at 58% (Pax8 survey). Sixty-four percent already have formal or informal rules about which AI companies or models they use; only 10% have no restrictions or preferences. Security is the top barrier to expanding AI, cited by 32%.



Source: Pax8 SMB AI Pulse Report Q3 2026. Chart: Consultiply illustration of Pax8's published figures.

Chart 7: Who you are actually talking to

Internal IT or technology leads drive AI adoption most often (34%), ahead of operations and functional leaders (25%), owners and founders (17%) and a dedicated AI role (16%). Between 17% and 23% rely primarily on an MSP or IT service provider for AI support, and a mix of internal and external support is the most common model (33% to 41%) (Pax8 survey).



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Pax8's read: "the conversation is less about replacing internal capability and more about co-managing what an internal technologist has already started."

How to package it: three openings from the report

Pax8 closes with three openings for partners. Here they are as scoped pieces of work an MSP can define, price and deliver on its own terms (our framing of Pax8's list):

- **Find what's running.** Pax8 calls an AI inventory and review process "a clear, concrete first engagement." Package it as a fixed-scope discovery: list every built tool, workflow, agent and connected app, who owns it, what data it touches, and whether it was approved. The deliverable is the inventory plus a review step for anything new.
- **Make AI spend predictable.** Pax8 points to separating AI spend, forecasting usage-based charges, and weighing outcome-based pricing. Package it as a recurring line: a monthly view of AI charges by tool and pricing model, with usage alerts agreed with the client.
- **Sell control, not just capability.** Pax8: partners "who can document where client data goes, and why, are offering something SMBs will pay a premium for." Package it as a data-flow record per AI tool and an approved-provider list that matches the rules 64% of clients already have.

> Lesson box: keep the first engagement scoped. An inventory with a named owner per item is easier to sell, deliver and renew than an open-ended "AI governance" retainer.

Read with care

- Every figure here is Pax8's survey result, self-reported by respondents, not measured usage or billing data.
- Country samples are small (200 to 400); margins run ±4.9 to ±6.9 points, and Pax8 says smaller subgroups are directional.
- Bases differ: some figures cover all SMBs, some only AI-engaged businesses, builders or purchasers. We name the base each time.
- Pax8 says results are not directly comparable with its earlier US-only editions.
- Pax8 runs a cloud marketplace for MSPs and has a commercial interest in the channel; read the partner section with that in mind.

An independent reading

This guide is Consultiply's independent reading of Pax8's published survey. It is not a recommendation to buy any product.

Sources

Pax8 SMB AI Pulse Report Q3 2026 (Pax8, Q3 2026; survey of 1,150 SMB technology decision-makers at companies with 5 to 499 employees: US n=400, UK n=350, Germany n=200, Sweden n=200; online; margin of error about ±2.9 points overall at 95% confidence, ±4.9 US, ±5.2 UK, ±6.9 Germany and Sweden). No publish day is printed in the report; retrieved Oct 15, 2026.

Read the full guide: consultiply.ai/mip-resource-center/pax8-pulse-q3-smb-ai-governance-msp